Case 07-05292 Doc 1 Filed 03/24/07 Entered 03/24/07 10:54:49 Desc Main Document Page 1 of 38 Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Timothy R. Miller	Case No.	
	Debtor	_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cadismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another cankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your cankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filewithin the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.							
I certify under penalty of perjury that the information provided above is true and correct.							
Signature of Debtor:	s/ Timothy R. M						
Date: 3/23/2007							

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United States E Northern Di Eastern		Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Miller, Timothy R.		Name of Joint D	ebtor (Spouse) (La	st, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Millers' Landscaping Miller's Bobcat Service Nix Landscaping			s used by the Joint I, maiden, and trad	Debtor in the last are names):	8 years
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all): 7105	No. (if more than one,	Last four digits state all):	of Soc. Sec./Comp	lete EIN or other T	Γax I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State): 715 Center Street Elk Grove Village, IL		Street Address of	of Joint Debtor (No	. & Street, City, an	nd State):
	CODE 60007				ZIP CODE
County of Residence or of the Principal Place of Business: Cook		County of Resid	ence or of the Prin	cipal Place of Bus	siness:
Mailing Address of Debtor (if different from street address)	:	Mailing Address	s of Joint Debtor (i	f different from str	reet address):
ZIP	CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above):				
Type of Debtor	Nature of Busin	ness	Cha	pter of Bankrup	ZIP CODE otcy Code Under Which
(Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box) Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other		Chapter 7 Chapter 9 Chapter 1 Chapter 1	1 2 3 Nature (Check	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding c of Debts k one box)
	Tax-Exempt En (Check box, if appli Debtor is a tax-exempt o under Title 26 of the Un Code (the Internal Rever	icable) organization ited States	debts, defi § 101(8) a individual	primarily consumer ned in 11 U.S.C. s "incurred by an primarily for a amily, or house- sse."	Debts are primarily business debts.
Filing Fee (Check one box)		Check one	box:	Chapter 11 De	ebtors
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b) S ☐ Filing Fee waiver requested (applicable to chapter 7 incattach signed application for the court's consideration. S 	Debtor Debtor Check if: Debtor insider Check all a	is a small business is not a small business or affiliates) are applicable boxes is being filed with	ness debtor as definitingent liquidated less than \$2 million	in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D). I debts (excluding debts owed to n.	
			e with 11 U.S.C. §	§ 1126(b).	
Statistical/Administrative Information ☑ Debtor estimates that funds will be available for distrib ☐ Debtor estimates that, after any exempt property is excleapeness paid, there will be no funds available for distrib	luded and administrative			THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1- 50- 100- 200- 1,000-	5,001- 10,001- 25,00	01- 50,001-	Over		
49 99 199 999 5,000	10,000 25,000 50,00		100,000		
Estimated Assets \$\sigma\$ \$0 to \$\square\$ \$10,000 to \$\square\$ \$100	0,000 to \$1 million \$100 million	n to	More than \$100	million	
Estimated Liabilities \$0 to \$50,000 \$100,000 \$100,000 \$1 mm. \$100.000 \$1 mm.	0,000 to \$1 millio \$100 million	n to	More than \$100	million	

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Voluntary Peti (This page must	tion be completed and filed in every case)	Name of Debtor(s): Timothy R. Miller		
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)		
Location Where Filed:	NONE	Case Number:	Date Filed:	
Location Where Filed:	TOTE	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If more than one, attach ac	lditional sheet)	
Name of Debtor: NONE		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10Q) with the Secur of the Securities Ex	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.) ttached and made a part of this petition.	Exhibit B (To be completed if debtor is whose debts are primarily cor I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s)	ing petition, declare that I beced under chapter 7, 11, explained the relief and I have delivered to the 3/23/2007	
		Gregory J. Martucci	6185842	
(To be completed by Exhibit D If this is a joint petit	y every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor is attached and made a part of t	this petition.		
		ding the Debtor - Venue		
☑	(Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	of business, or principal assets in this District for 180 d days than in any other District.	ays immediately	
	There is a bankruptcy case concerning debtor's affiliate. general particles and the property of the concerning debtor's affiliate.	artner, or partnership pending in this District.		
٥	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States bu this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal		
		les as a Tenant of Residential Property applicable boxes.)		
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).		
		(Name of landlord that obtained judgment)		
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the	
	Debtor has included in this petition the deposit with the court of a filing of the petition.	ny rent that would become due during the 30-day period	l after the	

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Timothy R. Miller				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Timothy R. Miller Signature of Debtor Timothy R. Miller	X Not Applicable (Signature of Foreign Representative)				
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney) 3/23/2007 Date	Date				
Signature of Attorney X	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as				
Signature of Attorney for Debtor(s) Gregory J. Martucci, 6185842 Printed Name of Attorney for Debtor(s) / Bar No.	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor				
Law Office of Gregory J. Martucci, P.C. Firm Name 1150 W. Lake St., Suite B Roselle, IL 60172	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.				
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
(630) 980-8333 (630) 980-8404 Telephone Number 3/23/2007 Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)				
Signature of Debtor (Corporation/Partnership)	Address				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date				
X Not Applicable Signature of Authorized Individual	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.				
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.				

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FORM B6A (10/05)

In re: Timothy R. Miller

Debtor

Case No. (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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FormB6B (10/05)

In re	Timothy R. Miller	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

				.
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Harris Bank Elk Grove Village, IL #0600560081		1,010.68
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Harris Bank Elk Grove Village, IL #0600135054		10,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Harris Trust Bank Elk Grove Village, II #0001235902		1,639.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture		200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Used Clothing		100.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	х			

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Form B6B-Cont. (10/05)

n re	Timothy R. Miller	Case No.	
	Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars. 	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			

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Form B6B-Cont. (10/05)

In re	Timothy R. Miller	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			1	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 GMAC Pick Up Truck		18,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2004 GMAC Silverado Truck		20,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.		Desk		100.00
29. Machinery, fixtures, equipment and supplies used in business.		Honda ATV		5,000.00
Machinery, fixtures, equipment and supplies used in business.		Lawn Mower		4,000.00
Machinery, fixtures, equipment and supplies used in business.		Small Machinery		800.00
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	Х			

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orm B6B-Co	nt.		Document	Page 10 of 38	
10/05)					

In re	Timothy R. Miller	Case No.	
	Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	3 continuation sheets attached Tota	al >	\$ 60,869.68

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Form B6C (10/05)

n re	Timothy R. Miller		Case No.	
		Debtor	,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.

1 1	U.S.C.	§ 52	22(b))(2
2 11	U.S.C.	§ 52	22(b))(3

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 GMAC Pick Up Truck	735 ILCS 5/12-1001(d)	700.00	18,000.00
	735 ILCS 5/12-1001(c)	2,400.00	
Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking Account Harris Bank Elk Grove Village, IL #0600135054	735 ILCS 5/12-1001(b)	1,330.32	10,000.00
Checking Account Harris Bank Elk Grove Village, IL #0600560081	735 ILCS 5/12-1001(b)	1,010.68	1,010.68
Savings Harris Trust Bank Elk Grove Village, II #0001235902	735 ILCS 5/12-1001(b)	1,639.00	1,639.00
Small Machinery	735 ILCS 5/12-1001(d)	800.00	800.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	100.00	100.00

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Official Form 6D (10/06)

In re	Timothy R. Miller	Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMINITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. W7924104 Advanced Acceptance 100 Prairie Center Drive Eden Pairie, MN 55344			Security Agreement Honda ATV VALUE \$5,000.00				7,397.45	2,397.45
ACCOUNT NO. 024-9054-18773 GMAC P.O. Box 3100 Midland, TX 79702			Security Agreement 2004 GMAC Silverado Truck VALUE \$20,000.00				16,789.68	0.00
ACCOUNT NO. 154-9033-73742 GMAC P.O. Box 3100 Midland, TX 79702		Security Agreement 2003 GMAC Pick Up Truck VALUE \$18,000.00				13,081.14	0.00	
ACCOUNT NO. 81271227 Honda Financial Services P.O. Box 105027 Atlanta, GA 30348-5027			Security Agreement Honda ATV VALUE \$5,000.00				7,397.45	0.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 44,665.72	\$ 2,397.45
\$ 44,665.72	\$ 2,397.45

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Official Form 6E (10/06)

In re Timothy R. Miller Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of ness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the action of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Off	cial Form 6E (10/06) - Cont.	1 age 14 01 30	
In re	Timothy R. Miller Debtor		(If known)
	Certain farmers and fishermen		
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 5	507(a)(6).
	Deposits by individuals		
hou	Claims of individuals up to \$2,225* for deposits for the purchase sehold use, that were not delivered or provided. 11 U.S.C. § 507		personal, family, or
¥	Taxes and Certain Other Debts Owed to Governmental Unit	s	
	Taxes, customs duties, and penalties owing to federal, state, and local gove	rnmental units as set forth in 11 U.S.C. § 507(a)(8).	
	Commitments to Maintain the Capital of an Insured Deposit	tory Institution	
_	Claims based on commitments to the FDIC, RTC, Director of the Office of Ternors of the Federal Reserve System, or their predecessors or successors, 7 (a)(9).		
	Claims for Death or Personal Injury While Debtor Was Into	xicated	
ano	Claims for death or personal injury resulting from the operation of a motor veher substance. 11 U.S.C. § 507(a)(10).	Phicle or vessel while the debtor was intoxicated from	using alcohol, a drug, or

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^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (10/06) - Cont.

In re	Timothy R. Miller		Case No.	
	Timothy It. Illinoi	Debtor	,	(If known)
		Debtor		,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
IRS 230 S. Dearborn St. Mail Stop 5010 Chicago, IL 60604			2006 Taxes				4,800.00	4,800.00	0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals > (Totals of this page)

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total ➤ Tota
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 4,800.00	\$ 4,800.00	\$ 0.00
\$ 4,800.00		
	\$ 4,800.00	\$ 0.00

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In re	Timothy R. Miller	Case No.	
		Debtor ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no d			noiding unsecured nonpriority claims to report				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5477-5345-7085-0017 Advanta Bank Corporation P.O. Box 30715 Salt Lake City, UT 84130-0715			Misc. Credit Card Use				21,108.05
ACCOUNT NO. 4071-2971-1290-3214 Bank of America P.O. Box 15026 Wilmington, DE 19850-5026			Misc. Credit Card Use				10,796.93
ACCOUNT NO. 4388-5491-5135-4503 Chase P.O. Box 15298 Wilmington, DE 19850-5298			Misc. Credit Card Use				12,211.43
ACCOUNT NO. 4301-5420-0402-2603 Chase P.O. Box 15298 Wilmington, DE 19850-5298			Misc. Credit Card Use				9,972.27
ACCOUNT NO. 5179-4566-1006-8411 Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298			Misc Credit Card Use				6,146.48

1 Continuation sheets attached

Subtotal > \$ 60,235.16

Total > \$

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Official	Form	6F	(10/06)	-	Cont.
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n re	Timothy R. Miller	Case No
	Debter	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CODEBTOR	E, JOINT NITY	DATE CLAIM WAS				
COL	HUSBAND, WIFE, JOINT OR COMMUNITY	INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						6,716.54
		Misc. Credit Card Use				
						4,391.50
Citi Bank P.O. Box 6248 Sioux Falls, SD 57117-6248		Misc. Credit Card Use				
						3,929.48
		Misc. Credit Card Use				
						8,454.04
National City P.O. Box 2349 Kalamazoo, MI 49003-2349		Misc. Credit Card Use				
						3,910.00
		Misc. Credit Card Use				
		CC HUSBAN HUSBAN OR C	Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use	Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use	Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use	Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use Misc. Credit Card Use

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 27,401.56 Total > \$ 87,636.72

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Form B6G				. a.g. = 0 0. 00	
10/0E)					

(10/05)

In re:	Timothy R. Miller	Case No.	
	Debtor	<u> </u>	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(10/05)				
In re: Timothy R. Miller		Case No.		
Debtor		<u>-</u> `	(If known)	
SCHEDULI	E H - C	CODEBTORS		
☐ Check this box if debtor has no codebtors.				
NAME AND ADDRESS OF CODERTOR		NAME AND ADD	RESS OF CREDITOR	

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In re	Timothy R. Miller	Case No.		
	Debtor	_ ,	(If known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married		DEPENDENTS OF	DEPENDENTS OF DEBTOR AND SPOUSE				
		RELATIONSHIP(S):			AG	E(S):	
Employment:		DEBTOR		SPOUSE			
Occupation	Self E	mployed					
		's Landscaping					
How long employed 1	18 Yea	ars					
-		enter Street rove Village, IL 60007					
Income: (Estimate of average case filed)	e or pro	ojected monthly income at time		DEBTOR		SPOUSE	
Monthly gross wages, salar (Prorate if not paid month		commissions	\$	0.00	\$		
2. Estimate monthly overtime			\$	0.00	\$		
3. SUBTOTAL			\$	0.00	\$		
4. LESS PAYROLL DEDUC	TIONS		l				
a. Payroll taxes and soc	cial sec	curity	\$ _	0.00	\$		
b. Insurance			\$_	0.00 0.00			
c. Union dues			\$ _		•		
d. Other (Specify)			\$	0.00	\$		
5. SUBTOTAL OF PAYROL	L DED	DUCTIONS	\$	0.00	\$		
6. TOTAL NET MONTHLY T	AKE H	IOME PAY	\$	0.00	\$		
7. Regular income from opera	ation of	business or profession or farm					
(Attach detailed stateme	ent)		\$	9,465.00	\$		
8. Income from real property			\$	0.00	\$		
9. Interest and dividends			\$	0.00	\$		
Alimony, maintenance or debtor's use or that of d		t payments payable to the debtor for the ents listed above.	\$	0.00	\$		
11. Social security or other go (Specify)	overnm	ent assistance	\$	0.00	\$		
12. Pension or retirement inco	ome		\$	0.00	\$		
13. Other monthly income							
(Specify)			\$	0.00	\$		
14. SUBTOTAL OF LINES 7	7 THRO	DUGH 13	\$	9,465.00	\$		
15. AVERAGE MONTHLY IN	NCOM	E (add amounts shown on lines 6 and 14)	\$	9,465.00	\$		
		HLY INCOME: (Combine column totals tor repeat total reported on line 15)	_	\$ 9,46	5.00		
			(Report al	so on Summary of Sch	ابيامم	les and if applicable on	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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Official Form 6J (10/06)

In re	Timothy R. Miller	Case No.	
	Debtor	,	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

mplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pr

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	or o ranning. I To rate	any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	parate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	25.00
d. Other Cable	\$	100.00
3. Home maintenance (repairs and upkeep)	 \$	100.00
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	_	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	·	
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	Ψ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>	0.00
	Ψ	7,798.30
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	9,373.30
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	ne filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	9,465.00
b. Average monthly expenses from Line 18 above	\$	9,373.30

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Official Form 6 - Summary (10/06)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy R. Miller	Case No.
	Debtor	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 60.869.68		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 44.665.72	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 4,800.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 87.636.72	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 9,465.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 9.373.30
тот	AL	17	\$ 60,869.68	\$ 137,102.44	

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Official Form 6 - Declaration (10/06)

In re	Timothy R. Miller		. Case No.	
		Debtor	·	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>19</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	3/23/2007	Signature: s/ Timothy R. Miller
		Timothy R. Miller
		Debtor
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Form 7 (10/05)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Lustern Division		
In re:	Timothy R. Miller		Case No.	
		Debtor		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

 126,449.00
 2005 Employment

 110,388.00
 2006 Employment

 9,586.81
 2007 Employment

2. Income other than from employment or operation of business

None ☑

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

,	DATES OF	AMOUNT	AMOUNT
NAME AND ADDRESS OF CREDITOR	PAYMENTS	PAID	STILL OWING
Advanced Acceptance 100 Prairie Center Drive Eden Pairie, MN 55344	12/06, 1/07 & 2/07	705.51	3,527.55
GMAC P.O. Box 3100 Midland, TX 79702	12/06, 1/07 & 2/07	2,180.19	16,789.68
GMAC P.O. Box3100 Midland, TX 79702	12/06, 1.07 & 2/07	1,865.52	13,104.00
Honda Financial Services P.O. Box 105027 Atlanta, GA 30348-5027	12/06, 1/07 & 2/07	600.00	7,397.45

None

 \checkmark

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	AMOUNT
	PAYMENTS/	VALUE OF	STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

 $\sqrt{}$

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENTS	AMOUNT PAID	STILL OWING

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4. Suits and administrative proceedings, executions, garnishments and attachments

None $\overline{\mathbf{Q}}$

> a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

> NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None $\overline{\mathbf{Q}}$

> a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> > TERMS OF ASSIGNMENT

NAME AND ADDRESS DATE OF OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

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Form 7-Cont. (10/05)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \mathbf{V}

NAME AND ADDRESS DESCRIPTION

NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF

OR ORGANIZATION IF ANY OF GIFT GIFT

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Law Office of Gregory J. Martucci, PC 1/07 - 3/07 1,200.00 + 274 costs 1150 W. Lake Street, Suite B

Roselle, IL 60172

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Form 7-Cont. (10/05)

10. Other transfers

None abla

> a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY **TRANSFERRED**

AND VALUE RECEIVED

None

 $\sqrt{}$

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

 $\overline{\mathbf{Q}}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND DIGITS OF ACCOUNT NUMBER, DATE OF SALE AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None

 $\overline{\mathbf{Q}}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

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13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \checkmark

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 \checkmark

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

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(10/0	5)

18. Nature, location and name of business

No	ne

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./

ADDRESS NATURE OF BUSINESS COMPLETE EIN OR NAME OTHER TAXPAYER

BEGINNING AND ENDING

DATES

I.D. NO. Miller's Landscaping

7105

715 Center Street

Landscaping & Snow

11/01/1999

Elk Grove Village, IL Removal

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None $\overline{\mathbf{Q}}$

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	3/23/2007	Signature	s/ Timothy R. Miller	
		of Debtor	Timothy R. Miller	

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

					Eastern Division			
In re:		1	Fimothy R. Miller			Case No.		
			Debtor	•		Chapter	7	
			DISCLOSURE	ΕO	F COMPENSATION OF ATT	ORNEY	•	
ar pa	nd tha aid to	at co me,	mpensation paid to me within one year	befor	016(b), I certify that I am the attorney for the above- e the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		r(s)	
	Fo	r leg	al services, I have agreed to accept			\$		1,200.00
	Pr	ior to	the filing of this statement I have recei	ved		\$		1,200.00
	Ва	alanc	e Due			\$		0.00
2. Tł	ne so	urce	e of compensation paid to me was:					
		abla	Debtor		Other (specify)			
3. TI	ne so	urce	e of compensation to be paid to me is:					
			Debtor		Other (specify)			
4.	Ø		ve not agreed to share the above-disclony law firm.	sed o	compensation with any other person unless they are	members and	d associates	
		my l	_		pensation with a person or persons who are not mem with a list of the names of the people sharing in the c			
		rn fo ding:		d to r	ender legal service for all aspects of the bankruptcy	case,		
a)		lysis of the debtor's financial situation, a stition in bankruptcy;	and re	endering advice to the debtor in determining whether	to file		
b)	Prep	paration and filing of any petition, sched	ules,	statement of affairs, and plan which may be required	d;		
C))	Rep	resentation of the debtor at the meeting	of cr	reditors and confirmation hearing, and any adjourned	I hearings the	reof;	
ď)	[Oth	er provisions as needed]					
		No	ne					
6. B	y ag	reem	nent with the debtor(s) the above disclos	ed fe	ee does not include the following services:			
		Ad	versary Proceedings					
					CERTIFICATION			
		•	at the foregoing is a complete statemen on of the debtor(s) in this bankruptcy pro		ny agreement or arrangement for payment to me for ding.			
Dat	ed:	<u>3/2:</u>	3/2007					
					Gregory J. Martucci, Bar No. 61858	342		

Law Office of Gregory J. Martucci, P.C.

Attorney for Debtor(s)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory J. Martucci		3/23/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Gregory J. Martucci, P.C. 1150 W. Lake St., Suite B		
Roselle, IL 60172		
(630) 980-8333		
Certif	ficate of the Debtor	
I, the debtor, affirm that I have received and read this notic	e.	
Timothy R. Miller	Xs/ Timothy R. Miller	3/23/2007
Printed Name of Debtor	Timothy R. Miller	
	Signature of Debtor	Date
Case No. (if known)		

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Timothy R. Miller	Case No.	
	Debtor	Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$4,800.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$ 4,800.00

State the following:

Average Income (from Schedule I, Line 16)	\$9,465.00
Average Expenses (from Schedule J, Line 18)	\$9,373.30
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$1,666.70

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2,397.45
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$4,800.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$87,636.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$90,034.17

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

ln re:	Timothy R. Miller	Case No.	
			

Chapter 7

	BUSINESS INCOME AND	EXPENS	ES		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY IN	ICLUDE informati	ion directly related to	the busines	SS
operation					
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	113,591.00		
PART B	- ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:				
2.	Gross Monthly Income:			\$	9,465.00
PART C	- ESTIMATED FUTURE MONTHLY EXPENSES:				
3.	Net Employee Payroll (Other Than Debtor)	\$	1,087.00		
	Payroll Taxes		0.00		
5.	Unemployment Taxes		0.00		
6.	Worker's Compensation		0.00		
7.	Other Taxes		0.00		
8.	Inventory Purchases (Including raw materials)		0.00		
	Purchase of Feed/Fertilizer/Seed/Spray		806.00		
10.	Rent (Other than debtor's principal residence)		173.00		
11.	Utilities		100.00		
12.	Office Expenses and Supplies		500.00		
13.	Repairs and Maintenance		1,029.17		
14.	Vehicle Expenses		750.00		
15.	Travel and Entertainment		0.00		
16.	Equipment Rental and Leases		0.00		
17.	Legal/Accounting/Other Professional Fees		108.17		
18.	Insurance		726.2 <u>5</u>		
19.	Employee Benefits (e.g., pension, medical, etc.)		500.00		
20.	Payments to Be Made Directly By Debtor to Secured Creditors For				
	Pre-Petition Business Debts (Specify):				
	Mower		235.17		
	Honda Atv		200.00		
	GMAC - Pick Up Truck		726.73		
	GMAC - Dump Truck		621.64		
			_		
	Advanced Acceptance - Mower		235.17		
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	7,798.30
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	1,666.70

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Form 8 (10/05)

3/23/2007

Date:

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eas	stern Divisi	ion			
In	re: Timothy R. Miller				Case No.		
		Debtor	,		Chapter 7		
	CHAPTER	7 INDIVIDUAL DE	BTOR'S	STATEME	ENT OF INTEN	ITION	
	I have filed a schedule of assets	s and liabilities which includes de	ebts secured by pro	operty of the esta	te.		
	I have filed a schedule of execu-	tory contracts and unexpired leas	ses which includes	personal propert	y subject to an unexpired	lease.	
\checkmark	I intend to do the following with	ntend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:					
	escription of Secured operty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
1.	Honda ATV	Advanced Acceptance				Х	
2.	2004 GMAC Silverado Truck	GMAC				Х	
3.	2003 GMAC Pick Up Truck	GMAC				Х	
4.	Honda ATV	Honda Financial Services				Х	
		Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant			
		1	1	1			

s/ Timothy R. Miller

Signature of Debtor

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Timothy R. Miller	Case No.

Debtor. Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	
Six months ago	\$8,881.00	
Five months ago	\$5,848.00	
Four months ago	\$9,898.00	
Three months ago	\$6,702.00	
Two months ago	\$13,749.00	
Last month	\$9,586.00	
Income from other sources	\$0.00	
Total net income for six months preceding filing	\$ 54,664.00	
Average Monthly Net Income	\$ 9,110.67	

Attached are all payment advances received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	3/23/2007	
		s/ Timothy R. Miller
		Timothy R. Miller
		Debtor